IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN THE MATTER OF:)	Chapter 13
TANESHA NIXON,)	Case No.: 15-19413
Debtor(s).)	Hon. Judge: BARNES

NOTICE OF MOTION

To the following persons or entities who have been served via electronic mail: U.S. Bankruptcy Trustee: USTPRegion11.ES.ECF@usdoj.gov Marilyn O. Marshall, Chapter 13 Trustee: barcall@chi13.com

To the following persons or entities who have been served via U.S. Mail: See attached list.

Please take notice that I shall appear before the following named Bankruptcy Judge, or any other Judge presiding in his stead at 219 S. Dearborn Street, Chicago, IL 60604, and in the following courtroom (or any other place posted), and present the attached **Motion to Modify Chapter 13 Plan,** at which time and place you may appear.

JUDGE:

BARNES

ROOM:

744

DATE:

June 1, 2017

TIME:

10:00 AM

PROOF OF SERVICE

A copy of this Notice of Motion and attachments were deposited at the United States Post Office, Wheeling, Illinois, 60090, with sufficient postage prepaid, by Michael R. Colter, II, or served electronically by the bankruptcy court, under oath and under all penalties of perjury.

DATE OF SERVICE: May 11, 2017 /s/ Michael R. Colter, II

Michael R. Colter, II, A.R.D.C. #6304675

Attorney for the Debtor(s)
DAVID M. SIEGEL & ASSOCIATES
790 Chaddick Drive
Wheeling, IL 60090
847/520-8100

To the following persons or entities who have been served via U.S. Mail:

Tanesha Nixon 362 Crandon Ave., Apt., 2 Calumet City, IL 60409

Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101

City of Chicago Department of Revenue c/o Arnold Scott Harris PC 111 W. Jackson Blvd., Ste., 600 Chicago, IL 60604

Commonwealth Edison Legal Revenue Recovery/Claims Dept. 3 Lincoln Center Oakbrook Terrace, IL 60181

Educational Credit Management Corp. Lockbox 8682 P.O. Box 16478 St Paul, MN 55116

Illinois Dept. Employment Security Attn: Bankruptcy Dept. P.O. Box 4385 Chicago, IL 60680

Illinois Tollway Attn: Legal Dept. 2700 Ogden Ave. Downers Grove, IL 60515

Sprint Corp Attn: Bankruptcy Dept P.O. Box 3326 Englewood, CO 80155

Bank of America NA 800 Market St. MO1-800-06-14 St Louis, MO 63101 Department Of Education P.O. Box 740351 Atlanta, GA 30374

Nicor Gas P.O. Box 549 Aurora, IL 60507 Case 15-19413 Doc 23 Filed 05/10/17 Entered 05/10/17 17:36:39 Desc Main Document Page 3 of 13

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN THE MATTER OF:) Chapter 13	
)	
TANESHA NIXON,) Case No.: 15-1941.	3
)	
Debtor(s).) Hon. Judge: BARN	NES

MOTION TO MODIFY CHAPTER 13 PLAN

NOW COMES the Debtor, TANESHA NIXON, by and through her attorneys, DAVID M. SIEGEL & ASSOC., LLC, to present this Motion, and in support thereof states as follows:

- 1) This Court has jurisdiction pursuant to 28 U.S.C. § 1334 and Internal Operating Procedure 15(a) of the United States District Court for the Northern District of Illinois Eastern Division.
- 2) On June 3, 2015, the Debtor filed a voluntary petition for relief pursuant to Chapter 13 under Title 11 USC and Marilyn O. Marshall was appointed Trustee in the case.
- 3) The confirmed plan provides for monthly payments of \$275.00, with general unsecured creditors receiving no less than 10% of their allowed claims.
- 4) Debtor received a refund of \$5,952.00, for tax year 2015; and, Debtor received a refund of \$4,240.00, for tax year 2016. The total refund for these two years is \$10,192.00.
- 5) Debtor incurred expenses moving to a safer part of Cook County. Debtor paid a total of \$2,330.00, as a security deposit to Kelly Ratcliff which includes the \$1,000.00, deposit to reserve the unit (Exhibit A).
- 6) Debtor also paid \$2,800.00, to purchase a used car (Exhibit B).
- 7) Debtor's total expenses for these extraordinary expenses are \$5,130.00.
- 8) Debtor proposes to defer the default of \$5,062.00 caused by not turning over the refunds to the trustee for tax years 2015 and 2016.

- 9) Debtor also proposes to defer the default in plan payments of \$612.22, to the end of the plan.
- 10) Deferring the default will not cause the confirmed Chapter 13 plan to run longer than 60 months.

WHEREFORE, the Debtor, TANESHA NIXON, prays that this Honorable Court enter an Order to Modify the Chapter 13 Plan, and for other such relief as the Court deems fair and proper.

Respectfully Submitted,

/s/ Michael R. Colter, II
Michael R. Colter, II, A.R.D.C. #6304675
Attorney for the Debtor

David M. Siegel & Associates, LLC 790 Chaddick Drive Wheeling, IL 60090 (847) 520-8100

EXHIBIT A

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Form

Department of the Treasury—Internal Revenue Service

1040A	U.S	S. Individual Ind	come Ta	ax Return (99)	2015	iF	RS Use Or	ıly—l	Do not v	write or staple in th	nis space.
Your first name and in	itial		Last name							OMB No. 1545-00	
									Your	social security nu	ımber
TANESHA S			NIXON	•							
If a joint return, spouse	e's first r	name and initial	Last name						Spous	e's social security	number
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Home address (number	er and st	reet). If you have a P.O. bo	x, see instruct	tions.			Apt. n	0.		ake sure the SSN	
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Form(s) 1099-R if tax	b	Qualified dividend			9b						
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Case 15-19413 Doc 23 Filed 05/10/17 Entered 05/10/17 17:36:39 Desc Main Page 7 of 13 Document Form 1040A (2015) Page 2 Enter the amount from line 21 (adjusted gross income). 22 36,357. Tax, credits, 23a You were born before January 2, 1951, Blind Total boxes Check (and Spouse was born before January 2, 1951, ☐ Blind ∫ checked ▶ 23a payments If you are married filing separately and your spouse itemizes deductions, check here ▶ 23b Standard Deduction 9,250. Enter your standard deduction. 24 25 Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-. 25 27,107. People who check any box on line Exemptions. Multiply \$4,000 by the number on line 6d. 26 26 8,000. 23a or 23b **or** 27 Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. who can be claimed as a This is your taxable income. 27 19,107. dependent, Tax, including any alternative minimum tax (see instructions). 28 2,211 instructions. 29 Excess advance premium tax credit repayment. Attach · All others: Form 8962. 29 Single or Married filing Add lines 28 and 29. 30 30 2,211. separately, \$6,300 31 Credit for child and dependent care expenses. Attach Married filing 31 720. jointly or Qualifying 32 Credit for the elderly or the disabled. Attach widow(er), \$12,600 32 Schedule R. Education credits from Form 8863, line 19. 33 33 Head of 1,491. household, \$9,250 34 Retirement savings contributions credit. Attach Form 8880. 34 35 Child tax credit. Attach Schedule 8812, if required. 35 0 36 Add lines 31 through 35. These are your total credits. 36 2,211. 37 Subtract line 36 from line 30. If line 36 is more than line 30, enter -0-37 0. Health care: individual responsibility (see instructions). Full-year coverage 38 38 Add line 37 and line 38. This is your total tax. 39 0. 39 40 Federal income tax withheld from Forms W-2 and 1099. 40 2,251. 41 2015 estimated tax payments and amount applied If you have from 2014 return. 41 a qualifying child, attach 42a Earned income credit (EIC). 42a 1,701. Schedule Nontaxable combat pay election. 42b EIC. Additional child tax credit. Attach Schedule 8812. 43 43 1,000. 44 American opportunity credit from Form 8863, line 8. 44 1,000. 45 45 Net premium tax credit. Attach Form 8962. Add lines 40, 41, 42a, 43, 44, and 45. These are your total payments. 46 46 5,952. 47 If line 46 is more than line 39, subtract line 39 from line 46. Refund 47 This is the amount you overpaid. 5,952. 48a Amount of line 47 you want refunded to you. If Form 8888 is attached, check here ▶ 48a 5,952. Direct deposit? Routing b ▶ c Type: X Checking Savings See number instructions and fill in Account d 48b. 48c. number and 48d or Form 8888 49 Amount of line 47 you want applied to your 49 2016 estimated tax. 50 Amount you owe. Subtract line 46 from line 39. For details on how to pay, **Amount** ▶ 50 see instructions. you owe 51 Estimated tax penalty (see instructions). 51 Do you want to allow another person to discuss this return with the IRS (see instructions)? \square Yes. Complete the following. Third party Phone Personal identification Designee's designee number (PIN) name no. Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge Sign and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge. here Date Your occupation Daytime phone number Joint return? SECURITY OFFICER (708)600-5928 See instructions. If the IRS sent you an Identity Protection Spouse's signature. If a joint return, both must sign. Date Spouse's occupation Keep a copy PIN, enter it for your records. here (see inst Preparer's signature Date Print/type preparer's name PTIN Check ▶ 🗍 if Paid self-employed preparer Firm's EIN ▶ Firm's name ▶ Self-Prepared use only

Firm's address ▶

Phone no.

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	17	Rental real estate, royalties, perti	renships, Sic	orporations, trusts,	etc. Attach S	Schedule	E	17	
	18	Form income or (loss), Attach Sc	hedule F					18.	
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	59	Additional tax on IRAs, other qua						59	
	60 a	Household employment taxes fro	ım Schedule H					60a	
	b	First-time homebuyer credit repa	yment. Atlach Form	5405 if required	* * * * * *			60b	
	61	Health care; individual responsit						_61_	······································
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child, attach Schedule EIC.	67	Additional child tax credit. Attach			┞┻┸┼		***************************************		
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F 12/22/16		<u>Calumet City</u>		60409		***************************************		***************************************	# ### SALE
r 1616661370									Parm 1040 (2018)

DEPOSIT TO HOLD PROPERTY

Date 20th of April, 2016

Property Address:

362 Crandon #2 - Calumet City, II. 60409

Applicant(s) Name:

Tanesha Nixon

The above named applicant(s) has been accepted to occupy the premises listed above. A deposit of \$ 1000.00 has been paid to reserve the right to take possession of the premises at the above address.

This deposit will hold the premises until 15th day of May, 2016, or sooner (hereinafter referred to as the "Move-in date") when applicant(s) will take possession. If applicant(s) do not take possession for any reason by the above date, the deposit becomes NON-REFUNDABLE (note: If the "Move-in date" is delayed because the Landlord is unable to give possession, the deposit will hold the premises until the earliest date the Landlord is able to give the Applicant possession.)

The applicant will also be held accountable for days the premises were held that are not covered by the deposit as well as be responsible for additional advertising costs required to re-rent the premises.

If the applicant will be executing a "Option to Purchase" or "Land Contract" for the property listed above, the deposit stated above will be fully applied toward and become part of the **initial consideration** stated in the "Option to Purchase" or "Land Contract" agreement. These documents are made a part hereof by reference. Should the applicant(s) default on the "Option to Purchase" or "Land Contract" for any reason the deposit becomes NON-REFUNDABLE.

If the applicant is strictly leasing the property, the deposit stated above will be fully applied toward and become part of the security deposit stated in the lease agreement. These documents are made a part hereof by reference.

Applicant

Applicant

Landlord or Agent

Date

n /1

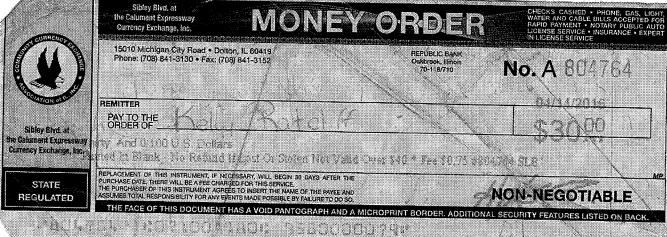
Date

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VISA* PREPAID DEBIT CARDS Case 15-19413 Doc 23 Desc Main Document 70-118 710 1431 OBAMA DRIVE - CALUMET PARK, IL 60827 REPUBLIC BANK OAK BROOK, ILLINOIS CC074 TO VERIFY - CALL (708) 385-2931 Open 24 Hours - We Never Close 9074/8/189 Ablerto 24 Horas - Nunca Cerramos 10403 PAY TO THE ORDER OF the state of the state of the state of 8.800 NOTICE TO HOLDER: DRAWEE NOT LIABLE ON STOP PAYMENT.

NO REPLACEMENT FOR 30 DAYS FROM PURCHASE RE-ISSUE FEE APPLIES.

PURCHASER AGREES TO INSERT NAME OF PAYEE AND IS SOLELY RESPONSIBLE FOR FAILURE TO DO SO.

NO REFUND WITHOUT YELLOW RECEIPT **NON-NEGOTIABLE** Sibley Blvd. at MONEY ORDE the Calument Expressway Currency Exchange, Inc. 15010 Michigan City Road • Dolton, IL 60419 Phone: (708) 841-3130 • Fax: (708) 841-3152 kbrook, Illinois 70-118/710 No. A 80524 04/2012/03 REMITTER PAY TO THE ORDER OF Sibley Blvd. at Trougand And Struct California Currency Exchange, Inc. und In Blanck - No Netford In Exceller Stylen New York Cover \$1010 * REPLACEMENT OF THIS INSTRUMENT, IF NECESSARY, WILL BEGIN 30 DAYS AFTER THE PURCHASE DATE. THERE WILL BE A FEE CHARGED FOR THIS SERVICE. THE PURCHASER OF THIS INSTRUMENT AGRES TO NOSENT THE NAME OF THE PAYEE AND ASSUMES TOTAL RESPONSIBILITY FOR ANY EVENTS MADE POSSIBLE BY FAILURE TO DO SO. STATE NON-NEGOTIABLE REGULATED THE FACE OF THIS DOCUMENT HAS A VOID PANTOGRAPH AND A MICROPRINT BORDER, ADDITIONAL SECURITY FEATURES LISTED ON BACK 45071003380BBBBBBBBBBBBBBB Sibley Blvd, at MONEY ORDER the Calument Expressway Currency Exchange, Inc. 15010 Michigan City Road • Dolton, IL 60419 Phone: (708) 841-3130 • Fax: (708) 841-3152 REPUBLIC BANK No. A 804 64 skbraok, Illinois 70-118/710 REMITTER PAY TO THE ORDER OF _ Sibley Blvd. at ty And United States red to Blank. Ho Resord Ifficial Or Solen Norvalie Over \$40 * Fee \$0.75 200 Dek SLE STATE **NON-NEGOTIABLE**



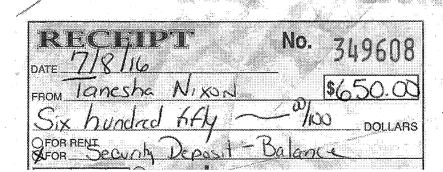


EXHIBIT B

Fited 05/10/17 Entered 05/10/17

Document Page 13 of 13 CERTIFICATE OF TITLE OF A VEHICLE

VEHICLE IDENTIFICATION NO. 1G6KS54YX2U254913

MAKE 2002 CADILLAC

MODEL SEVILLE SLS **BODY STYLE** 4 DOOR

16165688325

G6KS54YX2U254913

DATE ISSUED 06/13/16

ODOMETER

CCM

MOBILE HOME SQ. FT.

PURCHASED 04/30/16 USED

TYPE TITLE **ORIGINAL**

MAILING ADDRESS

11.11...11...11...11...11...11...11...11...11...11...11...11...11...11...11...1

TANESHA NIXON 4129 CAMBRIDGE CIR COUNTRY CLUB HILLS IL 60478-4838 LEGEND(S)

MILEAGE NOT REQUIRED

OWNER(S) NAME AND ADDRESS TANESHA NIXON 4129 CAMBRIDGE CIR COUNTRY CLUB HILLS IL 60478-4838

FIRST LIENHOLDER NAME AND ADDRESS

SECOND LIENHOLDER NAME AND ADDRESS

RELEASE OF LIEN

The Lienholder on the vehicle described in this Codificate does hereby state that the lien is released and discharged.

Signature of Authorized Agen

NEW LIEN ASSIGNMENT: The information below must be on an application for title and presented to the Sec-

Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a latse statement may result in fines and/or imprisonment.

ASSIGNMENT OF TITLE

The undersigned hereby certifies that the vehicle described in this title has been transferred to the following printed name and address:

I certify to the best of my knowledge that the odomatar reading is the actual mileage of the vehicle unless one of the following statements is checked:

OCCUMETER READING

1. The mileage stated is in excess of its mechanical limits. he odometer reading is not the actual mileage. WARNING-ODOMETER DISCREPANCY.

"If this vehicle is one of more than 5 commercial vehicles owned by me, I certify also that the vehicle is not damaged in excess of 33 1/3% of its fair-market value unless this document is accompanied by a salvage application."

Signature(s) of Seller(s)

DATE OF SALE

Signature(s) of Buyer(s)

I Jesse White, Secretary of State of the State of Illinois, do hereby certify that according to the records on file with my Office, the person or entity named hereon is the owner of the vehicle described hereon; which is subject to the above named liens and encumbrances, if any IN WITNESS WHEREOF, I HAVE AFFIXED MY SIGNATURE AND THE GREAT SEAL OF NTROL NO.

THE STATE OF ILLINOIS AT SPRINGFIELD

CONTROL NO.

M5979886

esse Wite JESSE WHITE, Secretary of State

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS